

**IN THE CLAIMS:**

Please cancel claims 1-16 and 18-126 without prejudice or disclaimer.

Please add claims 169-189 to read as follows:

169. (New) The method of claim 127, where said step of determining further comprises the steps of:

receiving address information of a customer of said sale transaction; and

using said address information to determine said predetermined amount.

170. (New) The method of claim 169, where said address information includes a computer network address.

171. (New) The method of claim 169, where said address information includes a billing address.

172. (New) The method of claim 171, further comprising the step of receiving an identification of a method of payment for said sale transaction.

173. (New) The method of claim 172, wherein said step of using includes the step of comparing said billing address with an address associated with said method of payment.

174. (New) The method of claim 127, where said predetermined amount identifies an amount and a predetermined time period.

175. (New) A method for effecting a sale using a communication network, said method comprising the steps of:

storing a plurality of predetermined sale limits for a plurality of users;

receiving a transmitted request for a sale transaction;

receiving information transmitted from a user in said sale transaction;  
using said information from said user in said sale transaction to identify a predetermined sale limit for said user in said sale transaction; and  
limiting said user in said sale transaction to said predetermined sale limit.

176. (New) The method of claim 175, where said predetermined sale limit identifies a maximum sale amount permitted within a predetermined period of time.

177. (New) The method of claim 175, where said information transmitted from a user is a password.

178. (New) The method of claim 177, where said password is a personal identification number (PIN).

179. (New) The method of claim 175, where said information transmitted from a user includes address information associated with said user.

180. (New) The method of claim 179, where said address information is a computer network address.

181. (New) The method of claim 179, where said address information is a billing address.

182. (New) The method of claim 181, further comprising the step of verifying said address information.

183. (New) The method of claim 175, further comprising a step of determining a sale limit for a user for whom no predetermined sale limit has been stored in said step of storing.

184. (New) The method of claim 183, where said step of determining a sale limit includes the step of consulting one or more external databases.

185. (New) The method of claim 184, where said one or more external databases includes at least one of the following: an automatic number identification database, a credit card agency database, a credit report bureau database, a banking institution, or a check approval service.

186. (New) The method of claim 175, further comprising the steps of:

effecting said sales transaction;

storing information identifying an amount of said sales transaction; and

using said stored information identifying an amount of said sales transaction when a subsequent sales transaction is requested for said user.

187. (New) The method of claim 186, further comprising the step of reducing a user's predetermined sale limit based on said stored information identifying an amount of said sales transaction.

188. (New) A method of effecting a sale over a communication network, the method comprising the steps of:

determining whether a sale transaction over the network should be limited to a predetermined amount based on information received from a user;


comparing said information received from said user with a negative database to determine whether said user is a fraudulent user;

comparing said information received from said user with a positive database to determine whether said user is a trusted user; and

completing the sale transaction over the computer network limited by the predetermined amount when the step of determining determines that the sale transaction should be limited to the

predetermined amount.

189. (New) A method of effecting a sale over a communication network, the method comprising the steps of:

 determining whether a sale transaction over the network should be limited to a predetermined amount based on information received from a user, wherein said predetermined amount is based on a frequency of sales to the user during a predetermined period of time; and

completing the sale transaction over the computer network limited by the predetermined amount when the step of determining determines that the sale transaction should be limited to the predetermined amount.

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